From: "bar5608" <bar>5608@comcast.net> on 07/22/2004 12:50:28 PM

Subject: Debit Card Fees

Comments on Banking Regulations;

The Banks I deal with have made complaints in the past about the excessive costs of processing ordinary checks. So, they invented the credit/debit card to avoid that problem. And now they are complaining about the costs of processing debit card transactions, and are adding fees to them.

I don't mind paying a small fee to a merchant for the convenience of using my debit card, but my "so called" free checking account already costs me \$5.00 / mo., so I do not feel like I owe the Bank anything else. They already have most of the money, so now they want it all?

Thank you. Bert Russell <u>bar5608@comcast.net</u>